



December 2003

Important Health Benefits News for Benefits Administrators

Upcoming Events

DEC

Dec. 18 ♦ 2004 Flex enrollment reports in agency FTP folders
Dec. 31 ♦ Dependents who turned age 23 during 2003 automatically removed from health benefits coverage

JAN

Jan. 1 ♦ Happy New Year and Welcome 2004!
Jan. 1 ♦ New Medicare retiree premiums go into effect
Jan. 14 ♦ General Assembly convenes for 8-week session
Jan. 16 ♦ First payroll deduction for FRA plan year

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Anticipating Health Plan Expenses

Employees often face expensive medical tests or operations. Members of the [COVA Care health plan](#) can contact [Anthem](#) to discover in advance what their out-of-pocket expenses might be for a specific covered inpatient or outpatient medical procedure.

This becomes important if an employee has the Out-of-Network coverage option, since the provider may not accept Anthem's allowable charge for services and may balance bill the patient.

To provide upfront out-of-pocket expenses, Anthem needs the member to obtain from the provider the diagnosis, procedure code, charge, name of the provider and the place of treatment (for example, a physician's office). Once you have that information, contact Anthem Member Services at 804-355-8506 in Richmond or 800-552-2682 outside Richmond. If any of the information is different when the claim is submitted, the expenses may be different.

Remember that some services require [Medical Necessity Review](#) to determine coverage. The provider may contact the Anthem Medical Management area toll free at 1-800-242-7277 or at 804-359-7277 in Richmond to request this review. He or she needs to provide the specific procedure and its clinical rationale.



B.A. Bulletin

Safety Tips for Winter Driving

Ever thought of being safe as not only a safety but also a health care issue? Winter driving accidents, and falls on snow and ice, increase hospital emergency room visits and therefore outpatient health care costs. Here are a few tips that the CommonHealth wellness program has compiled from the [Virginia Department of Transportation](#) to help employees maneuver through common winter hazards:

- ♣ Wear your safety belt.
- ♣ Consider leaving a bit early to allow enough time to travel to your destination.
- ♣ Do not pass a snow plow or spreader unless it is absolutely necessary.
- ♣ Be aware of current road conditions, including possible icy spots, and the weather forecast.

The upcoming January issue of the CommonHealth Compass will have more winter driving tips. See current and past issues of the Compass on the [CommonHealth](#) Web site. The VDOT Web site has round-the-clock statewide highway information.

State Employees Lose 16,000 Pounds

The "It All Adds Up, Virginia!" weight management program through CommonHealth last spring helped participants drop a total of 16,257 pounds.

Weight loss averaged 4.92 pounds per person among the 2,672 participants who completed the challenge. The campaign distributed 13,500 weight management kits.